



STATE OF CONNECTICUT
STATE TEACHERS' RETIREMENT BOARD
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HEALTH INSURANCE POLICY CHANGE ANNOUNCEMENT
November 3, 1999

Dear Connecticut Teachers' Retirement Board Health Plan Subscriber:

Many changes were enacted in the health insurance benefits program effective July 1, 1999. These changes offered you a choice of plans with different benefit levels and costs.

For many of you, this was a difficult and complex decision and was based on your medical needs and affordability. Therefore, the Board allowed members to move freely from plan to plan without restriction.

Most health insurance plans permit members to make changes in their health insurance coverage once a year during an open enrollment period. Plans do this primarily to reduce administrative costs of the plan and minimize the risk to the plan.

For these reasons, Teachers' Retirement Board will be implementing an open enrollment policy.

This is your final opportunity to make a change in your health plan before the open enrollment date is announced.

A plan change includes adding or dropping any feature. For example, if you are currently enrolled in the Zero Premium Medical Plan (without prescriptions) and would like to add prescription coverage, you would be permitted to do so only during an open enrollment period.

You may terminate your coverage at any time. However, if you do so, you will not be able to enroll in any CTRB sponsored plan until the next open enrollment period.

If you wish to change your form of coverage, the enclosed enrollment application(s) must be completed by each enrollee and returned to this office **no later than December 10, 1999. Changes received after this date will not be processed.**

Do NOT submit an enrollment application if you wish to continue with your current form of coverage.

We appreciate your patience and understanding as we attempt to provide each retired member with comprehensive and affordable health insurance benefits.